



Order Filed on February 16,  
2017 by Clerk U.S. Bankruptcy  
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

By /s/Steven N. Taieb, Esq.

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In Re:

JOHN J. COUCOULES

Case No.: 12-39520

Chapter: 13

Hearing Date:

Judge: JNP

**ORDER APPROVING LOAN MODIFICATION**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: February 16, 2017**

A handwritten signature in dark ink, appearing to read "J. Poslusny", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Upon consideration of debtor(s)'s motion for an Order approving post petition financing, it is hereby:

ORDERED that the Secured Creditor and Debtors are hereby authorized to enter into a loan modification, and it is further;

ORDERED in the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall amend the arrearage portion of its proof of claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification; and it is further

ORDERED that the chapter 13 trustee shall suspend disbursements to secured creditor pending completion of loan modification and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditor that the modification was not consummated; and it is further

ORDERED in the event the modification is not consummated, the secured creditor shall notify the Trustee and debtors' attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor; and it is further

ORDERED in the event the proof of claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan; and it is further

ORDERED the debtors shall file an Amended Schedule J and Modified Plan within twenty (20) days of this Order; and it is further

ORDERED that communication and/or negotiations between debtors and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communications or negotiations shall not be used by either party against the other in any subsequent litigation; and it is further

ORDERED that the debtors provide the Trustee with an executed copy of the Loan Agreement upon completion.